

5. I have prepared this Declaration, in part, for the purpose of determining the amount of reasonable attorneys' fees and expenses incurred by JPMC relating to the above-styled litigation and related litigation with Plaintiff which has taken place since July 16, 2014, when Plaintiff's third lawsuit relating to the subject property was dismissed with prejudice. The fees and expenses are based on contemporaneously kept time records incurred from July 16, 2014 through June 20, 2018. My law firm has spent time including but not limited to communications with JPMC, review and analysis of relevant documents, preparation of pleadings, preparation of appellate briefing, review and analysis of Plaintiff's pleadings, and communication with Plaintiff's counsel, among other actions necessary for the defense of the various lawsuits brought by Plaintiff, including his fourth, fifth, sixth and now seventh lawsuit, against JPMC.

6. The billing rates for attorneys working on these matters range from \$220 to \$292 and the billing rates for paralegals working on these matters range from \$104 to \$106, and a total of \$50,079.50 in reasonable and necessary attorneys' fees has been incurred from July 16, 2014 through June 20, 2018 in connections with these matters. This represents approximately 240 hours of legal services provided.

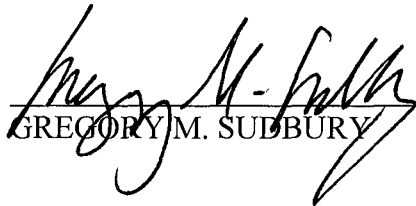
7. More specifically, a total of \$19,065.30 in reasonable and necessary attorneys' fees were incurred from July 16, 2014 through February 23, 2017 related to the defense of the prior lawsuits filed by the Plaintiff as well as expenses in the amount of \$883.77 incurred during that time period. A total of \$18,248.80 in reasonable and necessary attorneys' fees were incurred from November 10, 2017 through February 27, 2018 related to the defense of the sixth lawsuit filed by the Plaintiff as well as expenses in the amount of \$720.74 incurred during that time period. A total of \$12,765.40 in reasonable and necessary attorneys' fees have been incurred thus far in the pending seventh lawsuit as well as expenses in the amount of \$400 through June 20, 2018.

8. I have considered the nature of the cases, their difficulties, their complexity, and importance, and the nature of the services required to be rendered, the amount of money involved, the amount of time devoted, and the skill and experience reasonably needed to perform those services. The hourly rates charged, in my opinion, are customary among attorneys practicing in the Western District of Texas in cases of this sort. The fees charged are reasonable in light of the time limitations imposed. Based upon the following considerations, the amount of \$50,079.50 would, in my opinion, be reasonable and necessary for attorneys' fees and legal services incurred by JPMC in these matters through June 20, 2018. Additional reasonable and necessary attorneys' will continue to be incurred in the pending matter.

9. JPMC also seeks expenses incurred in connection with these matters. JPMC has incurred \$2,004.51 in expenses in connection with these matters through June 20, 2018. The total amount of reasonable and necessary attorney's fees and expenses incurred from July 16, 2014 through June 20, 2018 is \$52,084.01.

I declare under penalty of perjury that the foregoing is true and correct."

Executed on June 25, 2018


GREGORY M. SUDBURY

1

CONFIDENTIALITY NOTICE: The information in this email is confidential and/or privileged and is only intended to be reviewed by the person to whom it is addressed. If you are not the intended recipient, any review, dissemination or copying of this email and its attachments is prohibited. If you have received this email in error, please notify the sender immediately by return email and delete this email. Under U.S. Treasury Circular 230, this communication is not intended or written to be used, and cannot be used, for the purpose of avoiding tax penalties.

Subject: Travis Phillips

George B. Slade

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Subject: Loan #

The number is [REDACTED] 9164

Chase
P.O. Box 183222
Columbus, OH 43218-3222



**Payoff
quote generated
14:06:39**

Friday, June 01, 2018

TRAVIS R PHILLIPS
C/O BRANDON W. BEASLEY
808 W. 11TH STREET
AUSTIN, TX 78701-0000

Here's your payoff quote for your loan

Account: [REDACTED] 9164
Property Address: 2803 HUBBARD CIR
AUSTIN, TX 78746

Dear Mortgagor(s):

We've enclosed your free payoff quote and important information about paying off your mortgage. We're sending you this quote because it was requested on your behalf, you requested it, or your payoff amount changed.

The total amount due to pay off this loan is \$252,493.35, which is good through 06-04-18. If this date falls on a holiday or a non-working day, we'll consider the payment on time if made by 6 p.m. Eastern Time the next business day unless a foreclosure sale is scheduled for an earlier time. Please see the table below for details about the payoff amount:

Your payoff quote		
Unpaid principal balance		\$78,546.94
Deferred principal balance		\$0.00
Interest per diem		\$8.07
Interest due from	8/1/09	\$22,025.64
Pro rata MIP/PMI		\$0.00
Escrow advance balance		\$141,030.24
Restricted escrow balance		\$0.00
Buydown subsidy/replacement reserve balance		\$0.00
HUD subsidy balance		\$0.00
CR life / original fee rebate		\$0.00
Prepayment penalty		\$0.00
Late charges		\$625.92
Monthly late charge amount	\$43.58	
Insufficient funds (NSF)		\$0.00
Other fees ¹		\$0.00
Recording fee		\$26.00
Demand fee		\$0.00
Suspense		(\$608.73)
Corporate advances ¹		\$9,594.74
Incurred attorney fees ²		\$1,126.25
Incurred attorney costs ²		\$126.35
Subtotal	06/04/18	\$252,493.35
Estimated attorney fees		\$0.00
Estimated attorney costs		\$0.00
Total Estimated Amounts		\$0.00
Total Payoff Amount Good through	06/04/18	
Total Payoff Amount³		252,493.35

¹ Other fees and corporate advances include amounts such as property inspections, foreclosure fees and costs and valuations that may be charged as part of the terms of your loan documents and/or permitted by applicable law, or that were authorized for services we completed. If you need additional information about any of these amounts, please call us at one of the numbers below.

²Incurred attorney fees and costs include amounts that have been incurred and billed by the attorney or trustee but not yet charged to the account at the time the payoff quote was requested.

³This payoff statement shows the total amount you owe. However, you might not have to pay every fee for the lien to be released. For more information, please call us at 1-800-848-9380, or 1-800-582-0542 for TTY services.

The amounts above are subject to final verification when we receive your payoff. If your loan is not up to date, all default-related activity may continue, and we may continue to charge fees and costs until the loan is paid off. If foreclosure activity has begun on your loan, we may continue this activity and there may be additional foreclosure charges.

Please send your payoff amount using one of these options below:

• By wire transfer to:

Account name: JPMorgan Chase Bank, N.A.
Attn: Payoff Processing
Account number: 323553729
Routing number: 021000021

Be sure to include the following information in the wire description:

- Your Chase account number
- The names of all customers listed on the loan
- The property address
- The representative's contact information

You may be charged a fee by the wire transfer provider for this service.

• By mail to:

Chase
Attn: Payoff Processing
Mail Code OH4-7124*
3415 Vision Drive
Columbus, OH 43219-6009

**For Cooperative Unit or New York Consolidation Extension and Modification Agreements, use Mail Code: OH4-2222.*

If you have questions, please call us at one of the numbers below. We appreciate your business.

Sincerely,

Chase
1-877-838-1882
1-800-582-0542 TTY
chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-877-838-1882.

Enclosure

Important Information about Your Payoff

1. If you have a closing date scheduled and the date changes, you should contact us to request a new payoff quote as soon as possible.
2. Please send a copy of this letter with your payment. You can use the address or wire transfer instructions above for payment information, or call us at 1-800-548-7912 if you have questions.
3. When we receive your payoff, we'll verify that it matches the payoff quote. If the loan is in default, the fees and costs incurred after the quote was issued may continue to be assessed until the loan is paid off.

4. The payoff amount is subject to our final verification once we receive the payoff funds. Regardless of the "good through" date on this payoff quote, if the loan is in default, we may continue all default-related processes, including but not limited to foreclosure sale, and we may continue to assess all fees and costs incurred after this payoff quote is issued until the loan is paid in full. If you can't pay the amount listed in this letter, please call us at 1-800-848-9380 to discuss the assistance options that may be available. If you're paying off your loan as a result of a natural disaster, please call us at 1-800-848-9136 to see if we can offer you assistance.

5. We reserve the right, except where prohibited, to adjust the payoff amount and refuse any insufficient funds for any reason, including, but not limited to, error in calculation of the Total Payoff Amount, previously dishonored checks or money orders, stop payment of checks or pending automatic mortgage payments or additional payments we made between the date of this payoff quote and the date we received the funds.

6. If you had a prior loan modification that included a Principal Reduction Alternative (PRA), you may be eligible to have your PRA forbearance canceled

We'll reduce the unpaid principal balance of your loan by one-third of the initial PRA forbearance amount (a predetermined amount) if your loan is in good standing on the first, second and third anniversary dates of your trial period. This means if you continue to make your payments on time for three years, we'll cancel the entire PRA forbearance amount.

We'll deduct the unapplied PRA forbearance amount from your payoff balance if the loan is in good standing and you pay off the loan in full:

- Anytime 30 days after the modification effective date,
- After the PRA reporting and payment processes are available, and
- Before the payment of the entire PRA forbearance amount.

Your payoff balance may increase if your payments are late

Your loan can lose good standing if it becomes three full monthly payments past due. The loan can't be restored to good standing even if you pay the past-due payments and bring it up to date. If your loan loses good standing after your payoff request but before we receive the payoff, your actual payoff amount will be higher and you'll need to request a new quote.

7. If your account has been referred to foreclosure: The payoff figures listed above may include items we paid or that were incurred by the foreclosure law firm that are or will be due by the good-through date. If applicable, we've included estimated fees and costs that we expect to charge between now and the good-through date. These estimated fees and costs show what the amount will be if you pay off your loan by the good-through date. We only require you to pay the fees and costs actually incurred by the date we receive your payoff, as permitted by your loan documents or applicable law. If your payoff figure listed above includes any estimated fee or cost or other item and the amount we receive is more than enough to pay off your loan, we'll return any excess to you. However, if we receive less than the actual amount due, we reserve the right to return the payment and continue with the legal process. **Please call us at 1-800-848-9380 within 24 hours of making a payment to confirm the exact amount needed to pay off your mortgage.**

8. The payoff figure does not include estimates of non-attorney fees and costs that Chase may incur before or after the expiration of the quote. These may include but are not limited to amounts Chase may spend to avoid placement of homeowner-association and other liens, to pay delinquent homeowner-association fees, and to pay to inspect, value or preserve the condition of the property if applicable. The actual fees and costs incurred by Chase for these items may be assessed to your account at a later date. Please note if there are outstanding fees due on the loan that were not included in the quote, Chase will accept funds paid in response to this quote if funds received by the good through date.

9. All previous checks we may have received for your monthly payments must have cleared for the payoff amount listed in this letter to be valid. Please don't stop payment on any checks you've already mailed to us or cancel automatic mortgage payments before your loan is paid in full. If your loan hasn't been referred to foreclosure, late charges may continue to be assessed if payments aren't made before the late charge assessment date. You can call us at 1-800-548-7912 to determine if there are any late charges.

10. If we receive a payment that isn't enough to pay off the loan, we will return the funds.

11. We only require that you pay the fees and costs actually incurred as of the date of your payment. If the payoff amount above includes any anticipated fees and/or costs and is more than the actual amount due on the date we receive your payment, we'll return any overpayment to you.

12. If your loan has an escrow account, we'll continue to pay your insurance and/or tax payments until we receive the payoff amount. If we make escrow payments on the loan before the good through date listed above, you or your closing agent (if applicable) are responsible to pay any remaining amount needed to pay off the loan in full. If we receive a payment that's less than the amount needed to pay off the loan, we have the right to collect the shortage, or return the payment if the shortage amount isn't paid. We'll refund any remaining escrow balance or overpayment to the account. We won't transfer funds from your escrow account to any other account, unless you're refinancing with us.

13. Restricted escrow funds: Restricted escrow funds are made up of insurance claim proceeds that we received for your property. If we are holding any restricted escrow funds related to your loan, these funds may be used to pay off your account in full. If you intend to pay off your account in full with these funds, please sign and return the enclosed Letter of Authorization form. The completed form must be returned to our office before we can use the funds to pay off your account. If you use these funds to pay off your loan, you will not be able to use them to repair your property, and you will be responsible for paying any outstanding contractor invoices. The funds cannot be used to pay down or reduce the amount owed if you do not intend to pay off your account.

14. If we receive funds and apply them to pay off your account, but are then asked to return them because of a payoff rescission or for any other reason, unless prohibited by law, we'll charge a fee of \$800 to restore your account on our system. We must receive this fee and applicable monthly payments due before we'll return the payoff funds. We also reserve the right to not return the payoff funds.

15. If we receive a payment on or before the good through date, we'll take action to discontinue the pending foreclosure activity and the foreclosure action initiated on this property will cease. We encourage you to call us at 1-800-548-7912 before you send your payment to make sure you're sending the exact amount needed to pay off your loan. After payoff, you may need to sign documents or take other actions to assist with the withdrawal of any foreclosure proceedings. **If a foreclosure sale is scheduled for your property, this letter doesn't extend or change the sale date.**

16. FHA Partial Claim Home Affordable Modification Program (HAMP) modification agreement

If you have a subordinate interest-free mortgage that was established as part of a HAMP partial claim agreement, you'll receive an additional quote several days later from Novad containing all of the information you need to pay off and release your existing second lien on the property. The second lien or FHA partial claim established from the delinquent amount must be paid off in addition to the first lien. Both quotes contain the most up-to-date information about your loan and the payoff amounts needed to pay it in full. Send the full payoff amount listed on the Chase quote to us, and send the full payoff amount for your subordinate quote to Novad. If you have questions about the partial claim payoff quote, please call Novad Partial Cash Management at 1-877-622-8525.

17. We'll send the lien release to your county recorder's office after we apply the payoff amount to your account. You're not required to call and request a lien release; however, you can request a copy from your county recorder's office 60 to 90 days after payoff. For more information, please call us at 1-866-756-8747 or write to us at:

Chase
Attn: Research Correspondence
780 Kansas Lane, Suite A
Monroe, LA 71203

Important Legal Information

If your account is not in bankruptcy, this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

However, if you are currently in active bankruptcy status or to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

If you live in California and are not in bankruptcy: The California Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357) or ftc.gov.



Mortgage Mailing Address Change Form

If your mailing address has changed, please fill out this form and send it to:

Mail: Chase (Mail Code OH4-7302)
P.O. Box 24696
Columbus, OH 43224

Fax: 1-614-422-7575

Chase Mortgage Account Number: XXXXXXXXXX 9164

Mortgagor Name(s): TRAVIS R PHILLIPS ,

New Contact Information:

Mailing Street Address: _____

City: _____ State: _____ ZIP: _____

Customer Requesting Change (Print Name): _____

Customer's Signature: _____ Date: _____

Please call us at 1-800-848-9136 for any other changes.

Gregory Sudbury

From: Gregory Sudbury
Sent: Tuesday, June 5, 2018 1:44 PM
To: 'George Slade'; 'Anatole Barnstone'
Subject: Travis Phillips - updated payoff
Attachments: [REDACTED] 9164 Default Payoff Quote 6-6-2018 GTD 7-5-2018.pdf

George and Anatole

Attached is an updated payoff statement good through July 5, 2018.

I would appreciate it if you would each confirm receipt of this email and the attachment.

Thanks.

Gregory M. Sudbury
Attorney at Law
Quilling, Selander, Lownds, Winslett & Moser, P.C.
2001 Bryan Street Suite 1800
Dallas, TX 75201
214-871-2100 (main)
214-880-1878 (direct)
214-871-2111 (fax)

Chase
P.O. Box 183222
Columbus, OH 43218-3222



**Payoff
quote generated
13:08:41**

Wednesday, June 06, 2018

TRAVIS R PHILLIPS
C/O BRANDON W. BEASLEY
808 W. 11TH STREET
AUSTIN, TX 78701-0000

Here's your payoff quote for your loan

Account: [REDACTED] 9164
Property Address: 2803 HUBBARD CIR
AUSTIN, TX 78746

Dear Mortgagor(s):

We've enclosed your free payoff quote and important information about paying off your mortgage. We're sending you this quote because it was requested on your behalf, you requested it, or your payoff amount changed.

The total amount due to pay off this loan is \$252,746.88, which is good through 07-05-18. If this date falls on a holiday or a non-working day, we'll consider the payment on time if made by 6 p.m. Eastern Time the next business day unless a foreclosure sale is scheduled for an earlier time. Please see the table below for details about the payoff amount:

Your payoff quote		
Unpaid principal balance		\$78,546.94
Deferred principal balance		\$0.00
Interest per diem		\$8.07
Interest due from	8/1/09	\$22,279.17
Pro rata MIP/PMI		\$0.00
Escrow advance balance		\$141,030.24
Restricted escrow balance		\$0.00
Buydown subsidy/replacement reserve balance		\$0.00
HUD subsidy balance		\$0.00
CR life / original fee rebate		\$0.00
Prepayment penalty		\$0.00
Late charges		\$625.92
Monthly late charge amount	\$43.58	
Insufficient funds (NSF)		\$0.00
Other fees ¹		\$0.00
Recording fee		\$26.00
Demand fee		\$0.00
Suspense		(\$608.73)
Corporate advances ¹		\$9,594.74
Incurred attorney fees ²		\$1,126.25
Incurred attorney costs ²		\$126.35
Subtotal	07/05/18	\$252,746.88
Estimated attorney fees		\$0.00
Estimated attorney costs		\$0.00
Total Estimated Amounts		\$0.00
Total Payoff Amount Good through	07/05/18	
Total Payoff Amount³		252,746.88

¹Other fees and corporate advances include amounts such as property inspections, foreclosure fees and costs and valuations that may be charged as part of the terms of your loan documents and/or permitted by applicable law, or that were authorized for services we completed. If you need additional information about any of these amounts, please call us at one of the numbers below.

²Incurred attorney fees and costs include amounts that have been incurred and billed by the attorney or trustee but not yet charged to the account at the time the payoff quote was requested.

³This payoff statement shows the total amount you owe. However, you might not have to pay every fee for the lien to be released. For more information, please call us at 1-800-848-9380, or 1-800-582-0542 for TTY services.

The amounts above are subject to final verification when we receive your payoff. If your loan is not up to date, all default-related activity may continue, and we may continue to charge fees and costs until the loan is paid off. If foreclosure activity has begun on your loan, we may continue this activity and there may be additional foreclosure charges.

Please send your payoff amount using one of these options below:

• By wire transfer to:

Account name: JPMorgan Chase Bank, N.A.
Attn: Payoff Processing
Account number: 323553729
Routing number: 021000021

Be sure to include the following information in the wire description:

- Your Chase account number
- The names of all customers listed on the loan
- The property address
- The representative's contact information

You may be charged a fee by the wire transfer provider for this service.

• By mail to:

Chase
Attn: Payoff Processing
Mail Code OH4-7124*
3415 Vision Drive
Columbus, OH 43219-6009

**For Cooperative Unit or New York Consolidation Extension and Modification Agreements, use Mail Code: OH4-2222.*

If you have questions, please call us at one of the numbers below. We appreciate your business.

Sincerely,

Chase
1-877-838-1882
1-800-582-0542 TTY
chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-877-838-1882.

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4. The payoff amount is subject to our final verification once we receive the payoff funds. Regardless of the “good through” date on this payoff quote, if the loan is in default, we may continue all default-related processes, including but not limited to foreclosure sale, and we may continue to assess all fees and costs incurred after this payoff quote is issued until the loan is paid in full. If you can’t pay the amount listed in this letter, please call us at 1-800-848-9380 to discuss the assistance options that may be available. If you’re paying off your loan as a result of a natural disaster, please call us at 1-800-848-9136 to see if we can offer you assistance.

5. We reserve the right, except where prohibited, to adjust the payoff amount and refuse any insufficient funds for any reason, including, but not limited to, error in calculation of the Total Payoff Amount, previously dishonored checks or money orders, stop payment of checks or pending automatic mortgage payments or additional payments we made between the date of this payoff quote and the date we received the funds.

6. If you had a prior loan modification that included a Principal Reduction Alternative (PRA), you may be eligible to have your PRA forbearance canceled

We’ll reduce the unpaid principal balance of your loan by one-third of the initial PRA forbearance amount (a predetermined amount) if your loan is in good standing on the first, second and third anniversary dates of your trial period. This means if you continue to make your payments on time for three years, we’ll cancel the entire PRA forbearance amount.

We’ll deduct the unapplied PRA forbearance amount from your payoff balance if the loan is in good standing and you pay off the loan in full:

- Anytime 30 days after the modification effective date,
- After the PRA reporting and payment processes are available, and
- Before the payment of the entire PRA forbearance amount.

Your payoff balance may increase if your payments are late

Your loan can lose good standing if it becomes three full monthly payments past due. The loan can’t be restored to good standing even if you pay the past-due payments and bring it up to date. If your loan loses good standing after your payoff request but before we receive the payoff, your actual payoff amount will be higher and you’ll need to request a new quote.

7. If your account has been referred to foreclosure: The payoff figures listed above may include items we paid or that were incurred by the foreclosure law firm that are or will be due by the good-through date. If applicable, we’ve included estimated fees and costs that we expect to charge between now and the good-through date. These estimated fees and costs show what the amount will be if you pay off your loan by the good-through date. We only require you to pay the fees and costs actually incurred by the date we receive your payoff, as permitted by your loan documents or applicable law. If your payoff figure listed above includes any estimated fee or cost or other item and the amount we receive is more than enough to pay off your loan, we’ll return any excess to you. However, if we receive less than the actual amount due, we reserve the right to return the payment and continue with the legal process. **Please call us at 1-800-848-9380 within 24 hours of making a payment to confirm the exact amount needed to pay off your mortgage.**

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9. All previous checks we may have received for your monthly payments must have cleared for the payoff amount listed in this letter to be valid. Please don’t stop payment on any checks you’ve already mailed to us or cancel automatic mortgage payments before your loan is paid in full. If your loan hasn’t been referred to foreclosure, late charges may continue to be assessed if payments aren’t made before the late charge assessment date. You can call us at 1-800-548-7912 to determine if there are any late charges.

10. If we receive a payment that isn’t enough to pay off the loan, we will return the funds.

11. We only require that you pay the fees and costs actually incurred as of the date of your payment. If the payoff amount above includes any anticipated fees and/or costs and is more than the actual amount due on the date we receive your payment, we’ll return any overpayment to you.

12. If your loan has an escrow account, we’ll continue to pay your insurance and/or tax payments until we receive the payoff amount. If we make escrow payments on the loan before the good through date listed above, you or your closing agent (if applicable) are responsible to pay any remaining amount needed to pay off the loan in full. If we receive a payment that’s less than the amount needed to pay off the loan, we have the right to collect the shortage, or return the payment if the shortage amount isn’t paid. We’ll refund any remaining escrow balance or overpayment to the account. We won’t transfer funds from your escrow account to any other account, unless you’re refinancing with us.

13. Restricted escrow funds: Restricted escrow funds are made up of insurance claim proceeds that we received for your property. If we are holding any restricted escrow funds related to your loan, these funds may be used to pay off your account in full. If you intend to pay off your account in full with these funds, please sign and return the enclosed Letter of Authorization form. The completed form must be returned to our office before we can use the funds to pay off your account. If you use these funds to pay off your loan, you will not be able to use them to repair your property, and you will be responsible for paying any outstanding contractor invoices. The funds cannot be used to pay down or reduce the amount owed if you do not intend to pay off your account.

14. If we receive funds and apply them to pay off your account, but are then asked to return them because of a payoff rescission or for any other reason, unless prohibited by law, we'll charge a fee of \$800 to restore your account on our system. We must receive this fee and applicable monthly payments due before we'll return the payoff funds. We also reserve the right to not return the payoff funds.

15. If we receive a payment on or before the good through date, we'll take action to discontinue the pending foreclosure activity and the foreclosure action initiated on this property will cease. We encourage you to call us at 1-800-548-7912 before you send your payment to make sure you're sending the exact amount needed to pay off your loan. After payoff, you may need to sign documents or take other actions to assist with the withdrawal of any foreclosure proceedings. **If a foreclosure sale is scheduled for your property, this letter doesn't extend or change the sale date.**

16. FHA Partial Claim Home Affordable Modification Program (HAMP) modification agreement

If you have a subordinate interest-free mortgage that was established as part of a HAMP partial claim agreement, you'll receive an additional quote several days later from Novad containing all of the information you need to pay off and release your existing second lien on the property. The second lien or FHA partial claim established from the delinquent amount must be paid off in addition to the first lien. Both quotes contain the most up-to-date information about your loan and the payoff amounts needed to pay it in full. Send the full payoff amount listed on the Chase quote to us, and send the full payoff amount for your subordinate quote to Novad. If you have questions about the partial claim payoff quote, please call Novad Partial Cash Management at 1-877-622-8525.

17. We'll send the lien release to your county recorder's office after we apply the payoff amount to your account. You're not required to call and request a lien release; however, you can request a copy from your county recorder's office 60 to 90 days after payoff. For more information, please call us at 1-866-756-8747 or write to us at:

Chase
Attn: Research Correspondence
780 Kansas Lane, Suite A
Monroe, LA 71203

Important Legal Information

If your account is not in bankruptcy, this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

However, if you are currently in active bankruptcy status or to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

If you live in California and are not in bankruptcy: The California Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357) or ftc.gov.



Mortgage Mailing Address Change Form

If your mailing address has changed, please fill out this form and send it to:

Mail: Chase (Mail Code OH4-7302)
P.O. Box 24696
Columbus, OH 43224

Fax: 1-614-422-7575

Chase Mortgage Account Number: 9164

Mortgagor Name(s): TRAVIS R PHILLIPS ,

New Contact Information:

Mailing Street Address: _____

City: _____ State: _____ ZIP: _____

Customer Requesting Change (Print Name): _____

Customer's Signature: _____ Date: _____

Please call us at 1-800-848-9136 for any other changes.

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214-880-1878 (direct)
214-871-2111 (fax)

<[REDACTED]9164 Default Payoff Quote 6-6-2018 GTD 7-5-2018.pdf>